

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CLAUDE EARL BRIDGES JR
MONICA DENISE BRIDGES
Debtor(s)

Case No. 15-03708

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/04/2015.
- 2) The plan was confirmed on 06/02/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/29/2015, 11/30/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/09/2017.
- 6) Number of months from filing to last payment: 23.
- 7) Number of months case was pending: 28.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$27,662.83
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$27,662.83

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,110.00
Court Costs \$0.00
Trustee Expenses & Compensation \$1,170.07
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,280.07

Attorney fees paid and disclosed by debtor: \$890.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICASH LOANS LLC	Unsecured	1,677.00	1,781.88	1,781.88	1,697.02	0.00
CAPITAL ONE AUTO FINANCE	Secured	8,914.00	20,035.80	20,035.80	10,806.95	1,064.19
CAPITAL ONE AUTO FINANCE	Unsecured	10,340.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	386.00	392.73	392.73	374.03	0.00
CAVALRY SPV I LLC	Unsecured	492.00	496.46	496.46	472.82	0.00
CHARLEY CARROLL	Unsecured	13,000.00	NA	NA	0.00	0.00
CHASE	Unsecured	0.00	NA	NA	0.00	0.00
CITIMORTGAGE	Unsecured	52,067.00	NA	NA	0.00	0.00
CITIMORTGAGE	Secured	NA	37,826.47	0.00	0.00	0.00
CITIMORTGAGE	Secured	134,152.00	187,209.46	225,035.93	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	250.00	347.45	347.45	330.90	0.00
COOK COUNTY TREASURER	Secured	0.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
ESCALLATE LLC	Unsecured	231.00	NA	NA	0.00	0.00
ESCALLATE LLC	Unsecured	440.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	5,622.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	1,593.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	1,566.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	6,441.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	1,957.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	1,167.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	1,390.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	10,521.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	3,354.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	3,354.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	9,914.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	3,304.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	3,355.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	1,068.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	1,171.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	1,425.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Fed Loan Serv	Unsecured	813.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	6,717.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	2,238.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	6,717.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	2,238.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	4,340.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	2,170.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	5,134.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	3,377.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	14,564.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	4,714.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	4,764.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	2,825.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	706.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	3,476.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	10,149.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	3,275.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	9,571.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	3,083.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	5,600.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	2,687.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	6,393.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	1,878.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	3,264.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	5,843.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	2,079.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	4,072.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	2,103.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	1,432.00	NA	NA	0.00	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	5,676.00	NA	NA	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	210.00	210.97	210.97	200.92	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	271.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	5,289.00	5,512.87	5,512.87	4,830.08	184.18
JPMORGAN CHASE BANK NA	Unsecured	2,608.00	NA	NA	0.00	0.00
NCEP LLC	Secured	1,830.00	4,025.26	4,022.00	3,266.81	154.86
NCEP LLC	Unsecured	2,022.00	NA	3.26	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	99.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE	Unsecured	166.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE	Unsecured	297.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE	Unsecured	340.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE	Unsecured	257.00	NA	NA	0.00	0.00
THD/CBNA	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	27,469.00	234,599.82	234,599.82	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	11,405.00	17,720.47	17,720.47	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	688.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	2,213.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	3,795.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	4,594.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	6,220.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	271.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$225,035.93	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$29,570.67	\$18,903.84	\$1,403.23
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$254,606.60	\$18,903.84	\$1,403.23
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$255,553.04	\$3,075.69	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,280.07</u>
Disbursements to Creditors	<u>\$23,382.76</u>
TOTAL DISBURSEMENTS :	<u>\$27,662.83</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/08/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.